Fill in this information to identify	/ the case:
Debtor 1 K	ATHY ANN GERBER
Debtor 2 (Spouse, If filing)  United States Bankruptcy Court for the:	MIDDLE PA
Case number	20-03082/MJC (State)

Form 4100R	Netter of Fire I Come Barrers		
	o Notice of Final Cure Payment		10/15
According to Bankrupto	cy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure p	ayment.	
Part 1: Mortgage	Information		
Name of creditor:	U.S. BANK, NA AS LEGAL TITLE TRUSTEE FOR	Court clai	n no. (if known):
	TRUMAN 2016 SC6 TITLE TRUST	6	
Last 4 digits of any r			
Property address:	718 E. BROAD ST.		
	Number Street		
	TAMAQUA, PA 18252		
	City State ZIP Code		
Part 2: Prepetition	n Default Payments		
Charlenne			
Check one:	nat the debtor(s) have paid in full the amount required to cure the prepetition do	ofoult	
on the creditor's c		Clauit	
<ul> <li>Creditor disagrees on the creditor's confidered of this response is</li> </ul>	s that the debtor(s) have paid in full the amount required to cure the prepetition laim. Creditor asserts that the total prepetition amount remaining unpaid as of s:	n default the date	\$
Part 3: Postpetition	on Wortgage Payment		JI.
Check one:			
Creditor states that the Bankruptcy Co	at the debtor(s) are current with all postpetition payments consistent with § 132 ode, including all fees, charges, expenses, escrow, and costs.	22(b)(5) of	
The next postpetit	ion payment from the debtor(s) is due on: $\frac{6}{MM} \frac{1}{DD} \frac{2022}{YYYY}$		
☑XXeditor states that of the Bankruptcy	at the debtor(s) are not current on all postpetition payments consistent with § 1 Code, including all fees, charges, expenses, escrow, and costs.	1322(b)(5)	
Creditor asserts th	nat the total amount remaining unpaid as of the date of this response is:		
	ion ongoing payments due:	l	(a) \$0.00
b. Total fees, cha	arges, expenses, escrow, and costs outstanding:	+	(b) \$ 925.00-PPFN
c. Total. Add line	es a and b.	) (	-392.92-SUSPENS
	nat the debtor(s) are contractually ostpetition payment(s) that first became  6 1 2022		TOTAL: \$532.08

Form 4100R

Response to Notice of Final Cure Payment

page 1

Debtor 1

#### KATHY ANN GERBER

Miridle Name

Case number (if known)

20-03082

Part 4:

#### **Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5:

Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
- XX am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X	/S/EMMANUEL	J.	ARGENTIERI	Date	5 , 10 , 2022
	Signature		11111111111111111111111111111111111		

**Print** 

ATTY-AT-LAW EMMANUEL J. ARGENTIERI First Name Middle Name Last Name

Сотрапу

ROMANO GARUBO & ARGENTIERI

If different from the notice address listed on the proof of claim to which this response applies:

Address

Number

City ZIP Code

BK@RGALEGAL.COM Contact phone

Form 4100R

Response to Notice of Final Cure Payment

page 2



		PAYMENT CHANGES		
DATE	P&I	Escrov	TOTAL	Reference
09/01/18	273.70	169_38	443.08	Payment listed in POC
05/01/20	273.70	335.13	608.83	Payment listed in POC
11/01/20	273.70	219.01	492.71	Payment Ested in POC
01/01/22	273.70	219.28	492.98	NOPC filed with the cour
		00.0		
		0.00		
		0.00		
		0.00		
		0.00		1
		0.00		1

PPFN FILED 12/23/20

C covers:	09/01/18 - 10/01/20												
OD EFFECTIVE DATE:										204 0477 7117		POC Debgt	POC Suspense Balance
Desc	Amount Recycl	Payment Type	Front Petition Dun Date	Cuptractual Due Date	Acquisite Disc		Suspense Cardit	Sundepse Debit	Susp Balanca	POC DATE PAID	POC Arteurs Credit	POC DEDIC	
ginning Suspense Balance						\$0.00			\$0,00				\$0.00
						\$0.00			\$0.00				\$0.00
11/27/2020	\$492.71	Post	11/1/20	9/1/18	\$492.71	\$0.00			\$0,00				\$0.00
				10/1/18	\$492.71	\$0.00			\$0,00				\$0.00
12/28/2020		Post	12/1/20						\$0.00				\$0.00
1/29/2021	\$492.71	Past	1/1/21	11/1/18	\$492.71	\$0.00							30.00
2/1/2021	\$492.71	Past	2/1/21	12/1/18	\$492.71	\$0.00			\$0.00			_	\$0.00
2/26/2021		Past	3/1/21	1/1/19	\$492.71	\$0,00			\$0.00				\$0.00
3/8/2021		Past	4/1/21	2/1/19	\$492.71	\$0,00			\$0.00				\$0.00
			44,02	20,00	, , , , , , , , , , , , , , , , , , ,	\$49,63	\$49.63		\$49.63				\$0.00
3/25/2021		Post			4400 74		\$40,00	\$0.01	\$49.62				\$0.00
3/27/2021		Post	5/1/21	3/1/19	\$492,71			20.07			Anna		\$254.34
4/22/2021		Pre				\$0.00			\$49.62		\$254.34		5254.34
4/24/2021	\$443.08	Post	1			\$443.08	\$443.08		\$492.70				\$254.34
5/25/2021		Pre	PMT	4/1/19		\$0.00	The state of the s		\$492.70	9/1/2018	\$287,97	\$443.08	\$99.2
		Post	6/1/21	5/1/19	\$492.71				\$492.70				\$99.2
5/28/2021							\$0.01		\$492.71				\$99.2
6/28/2021		Post	7/1/21	6/1/19	\$492.71		\$0.01				44-9		\$396.6
7/16/2021	ı)	Pre				\$0.00			\$492.71		\$297.46		
7/30/2021	\$492.72	Post	8/1/21	7/1/19	\$492,71	\$0.01	\$0.01		\$492.72				\$396.6
8/4/202		Pre				\$0.00			\$492.72		\$297.47		\$694.1
		Pre	PMT	8/1/19		\$0.00		_	\$492.72	10/1/2018		\$443.08	\$251,0
8/5/202:					\$492.71			\$49.63	\$443.09	20, 42320			\$251.0
8/23/202		Post	9/1/21	9/1/19	\$492.71			\$43.03	\$443.09		4202.45		\$548.5
8/25/202	<u>.)                                    </u>	Pre			<u> </u>	\$0.00					\$297.46		
8/26/202	1	Pre	PMT	10/1/19		\$0.00			\$443,09	11/1/2018		\$443.08	\$105.4
9/21/202		Pre	<del></del>			\$0.00			\$443.09		\$297.46		\$402.9
9/24/202		Post	10/1/21	11/1/19	\$492.71	-\$49.63		\$49.63	\$393,46				\$402.9
			20,1/22		V.52	\$0.00			\$393.46		\$297.47		\$700,3
10/22/202		pře		-41-1	4.00			_	\$393.46		92.57147		\$700,3
10/22/202		Post	11/1/21	12/1/19	\$492.71							4	3700,3
10/25/202	1	Pre	PMT	1/1/20		\$0.00			\$393.46	12/1/2018		\$443.08	\$257.3
11/22/202	1	Pre	ì			\$0.00		l	\$393.46		\$288,92		\$546.2
11/22/202		Post	12/1/21	2/1/20	\$492.71	\$0.00			\$393.46				\$546.2
		Post	1/1/22	3/1/20	\$492.98			\$0.27	\$393,19				\$546.2
12/27/202			211/22	2/1/20	\$45E.50	\$0.00			\$393,19		288.91		\$835.1
12/31/202		pre					<del></del> -		\$393.19	445040		\$443.08	\$392,0
1/3/202		Pre	PMT	4/1/20	<del></del>	\$0.00				1/1/2019	<del></del> .	2443.00	
1/24/202	2 \$492.71	Post	2/1/22	5/1/20	\$492.98			\$0.27					\$392.0
1/25/202		Pre				\$0.00			\$392.92		\$288.92		\$680.9
1/25/202		Pre	PMT	6/1/20	-	\$0.00			\$392.92	2/1/2019		\$443,08	\$237.9
				7,52		\$0.00			\$392.92		\$288.92		\$526.8
2/23/202		Pre	<del></del>			\$0.00			\$392,92	3/1/2019		\$433.08	
2/24/202		Pre	PMT	7/1/20	<del> </del>					3/ 1/2015		3433,08	333.7
2/25/202	2 \$452.98	Post	3/1/22	B/1/20	\$492.91				\$392.92				\$93.7
3/21/202	2	Pre				\$0,00			\$392.92		\$288.9	<u> </u>	\$382.0
3/25/202		Post	4/1/22	9/1/20	\$492,9	\$0.00			\$392.92				\$382.0
4/21/202			747			\$0.00			\$392.92		\$11,118.97	<del>-</del>	\$11,501.5
		Pre		40/4/00	\$492.9				\$392.92		V,		\$11,501.5
4/25/202		Post	5/1/22	10/1/20	\$492.9							A447.00	
4/26/202	2	Pre	PMT	11/1/20		\$0.00			\$392.92	4/1/2019		\$433.08	\$11,068.4
4/26/202	2	Pre	Corp			\$0.00			\$392.92			\$1,565.00	\$9,503.4
4/26/202		Pre	Escrow			\$0.00			\$392.92			\$875.07	\$8,628.4
4/20/202						\$0.00			\$392.92		<del>                                     </del>		\$8,628.4
		<del> </del>			_	\$0.00			\$392.92				\$8,628.
					_								
						\$0.00		ļ	\$392,92				\$8,628.4
						\$0.00			\$392.92			1	\$8,628.
						\$0.00			\$392.92				\$8,628.
	<del>-</del>			_	1	\$0.00			\$392.92				\$8,628.
				<del> </del>	-	\$0.00			\$392.92				\$8,628.
			+		+-							<del></del>	20,020,
				_		\$0.00			\$392.92				\$8,628.
			_1			\$0.00			\$392.92				\$8,628.
			1			\$0.00			\$392.92				\$8,628.
		_	1		-	\$0.00		T	\$392.92				\$8,628.
	<del>-</del>		<del>+</del>	<del></del>		\$0.00		1	\$392.92				\$8,628.
								+			<del>                                     </del>	<del></del>	30,628.
						\$0.00		-	\$392,92				\$8,628.
			L			\$0.00			\$392.92				\$8,628.
						\$0.00			\$392.92	1			\$8,628.
			-			\$0.00			\$392.97				\$8,628.

Fill in this information to identify the case:
Debtor 1 Kathy Ann Gerber
Debtor 2
(Spouse, if filing)
United States Bankruptcy Court for the MIDDLE District of PENNSYLVANIA
Case number 5:20-bk-03082-RNO

# Official Form 410S2

# Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: LSRMF MH Master Participation Trust II Court claim no. (if known): 2-2

Last 4 digits of any number you use to identify the debtor's account: 2930

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

■ No

☐ Yes, Date of the last notice:

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

	Description	<b>Date Incurred</b>		<u>Amount</u>
1	Late Charges		(1)	\$0.00
2	Non-sufficient funds (NSF) fees		(2)	\$0.00
3	Attorneys fees		(3)	\$0.00
4	Filing fee and court costs		(4)	\$0.00
5	Bankruptcy/Proof of claim fees	11/04/2020	(5)	\$425.00
6	Appraisal/Broker's Price opinion fees		(6)	\$0.00
7	Property inspection fees		(7)	\$0.00
8	Tax Advances (non-escrow)		(8)	\$0.00
9	Insurance advances (non-escrow)		(9)	\$0.00
10	Property preservation expenses		(10)	\$0.00
11	Other. Specify: Plan Review	10/30/2020	(11)	\$250.00
12	Other. Specify: POC 410A	11/04/2020	(12)	\$250.00
13	Other, Specify:		(13)	\$0.00
14	Other. Specify:		(14)	\$0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges

page 1

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Email smncina@rasig.com

Print Name Middle Name

Last Name

Part 2:

Contact Phone

Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

I am the creditor's authorized agent.

470-321-7112

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

🗶 \_\_/s/ Sindi Mncina Date \_12/23/2020\_\_ Signature Print Sindi Mncina Title Authorized Agent First Name Middle Name Last Name Company RAS Citron, LLC Address 130 Clinton Rd #202 Fairfield, NJ 7004 State ZIP Code

Desc

## CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on December 23, 2020 , I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Kathy Ann Gerber 718 E Broad Street Tamaqua, PA 18252

## And via electronic mail to:

Charles Laputka Laputka Law Offices 1344 West Hamilton Street Allentown, PA 18102

Charles J DeHart, III (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036

United States Trustee 228 Walnut Street, Suite 1190 Harrisburg, PA 17101

> By: /s/ Sacoria Registre Sacoria Registre Email: sregistre@rascrane.com

Case 5:20-bk-03082-MJC Doc 44 Filed 05/11/22 Entered 05/11/22 17:59:57 Desc Main Document

Page 6 of 9

McCabe, Weisberg & Conway, LLC Vendor Address: 123 South Broad Street Ste.1400 Philadelphia, PA 19109 Payee Code: Vendor Contact: LPSInvoices Vendor Ref #: Servicer: Caliber Home Loans, Inc. - (M867) Inv. ID / Cat. ID **Investor Name** LSRMF MH MASTER PARTICIPATION TRST2 Invoice ID **Litigation Status** Code: Man Code:

Regarding: KATHY A GERBER 718 E BROAD ST TAMAQUA, PA 18252 Invoice Number: Involce Status: Loan No.: Loan Type: **Acquistion Date:** 

Check Confirmed (Res)

Type: Referral Date : Loan Location:

Non-Judicial 10/30/2020

BK Case No: 5:20-bk-03082-RNO **Submitted Date:** 11/2/2020 Vendor Invoice Date: 11/2/2020 N/A Paid In Full Date: N/A Foreclosure Removal Date: MS Status: N/A Relief Requested Date: N/A Protection Begin Date: N/A N/A **Protection End Date:** 

Original Mortgage Amount: \$0.00

### **Bankruptcy - Bankruptcy Services**

Subm 11/02/		1st Reviewed 12/02/2020	Last Reviewed 12/04/2020	Accepted	Approved 12/04/2020	Chk Requested 12/04/2020	Chk Confi 12/05/20		Days To Proc 33
ept Com	ments]  Line I	tems Exceptions	Edit Summary   Adj. Sun	mary Chronol	ogy Quote Service Requ	est Guideline Invoice	Mapping   His	tory Payment	s Recencil ation
Fees	Total:	\$250.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:		Exc Ord Al	ilw:	
Costs	Total:	\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:		Exc Ord Al	llw:	
					Exc. Loan Total Fees/Costs	Allow:			
Totals	Inv Amt:	\$250.00	Prev. Billed:	\$0.00	Loan Total Fees/Costs Prev.Billed:	\$2,105.00	Exc Ord A	Allw:	
Fees									
Catego	ry	Subcatego	ry	Date	e Qty	Price Orig. E	Billed	Adjust	Net
Attorney	Fees	Plan Review F	ee	10/30	0/20   1	\$250.00 \$2	50.00	\$0.00	\$250.00
	Note: Re Exception	eview of Plan Recoverations:	ole (RECOVERABLE)	,					
						Total:	\$250.00	\$0.00	\$250.00
						Invoice Total:	\$250.00	\$0.00	\$250.00

Days To Proc

Robertson, Anschutz, Schneid & Crane, LLC Invoice Number: Regarding: Vendor 10700 Abbotts Bridge Road, Suite 110 KATHY A GERBER Invoice Status: Address: 718 E BROAD ST Loan No.: Duluth, GA 30097 Conventional TAMAQUA, PA 18252 Loan Type: Payee Code: Acquistion Date: Vendor Contact: Melissa Davis Type: Non-Judicial Vendor Ref #: Caliber Home Loans, Inc. - (M867) Referral Date : 11/4/2020 Servicer: Loan Location: Inv. ID / Cat. ID LSRMF MH MASTER PARTICIPATION **Investor Name** 20-03082-APOC BK Case No: Submitted Date: 11/13/2020 Invoice ID Vendor Involce Date: 11/13/2020 **Litigation Status** N/A Paid In Full Date: Code: N/A Foreclosure Removal Date: Man Code: MS Status: N/A Relief Requested Date: N/A N/A **Protection Begin Date:** N/A Protection End Date: Original Mortgage Amount: \$0.00

## **Bankruptcy - Bankruptcy Services**

Approved

Chk Requested

Chk Comminmed

Accepted

Last Kenfewed

1st Reviewed

Submitted

Fees	Total:	\$675.00	Invoicing Prev. Billed:	\$0.00	Exc, Lo	an Allow:			Exc Ord Allw:	
Costs	Total:	\$0.00	Involcing Prev. Billed:	\$0.00	Exc. Lo	an Allow:			Exc Ord Allw:	
					Exc. Lo	an Total Fees/Costs	Allow:			
Totals	Inv Amt:	\$675.00	Prev. Billed:	\$0.00	Loan T Prev.B	otal Fees/Costs	\$2,3	88.70	Exc Ord Allw:	
ees Catego	F/	Subcatego	ry	Da	te	Qty	Price	Orig. Bille	d Adju	st No
Attorney	Fees	POC Filing Fee			04/20	1	\$250.00	\$250.0		
			alm Part 5 (410A) NR - Bk i, however, RAS dld not ha				d there is poss	ibility that this I	oan might be subjec	t to the
Attorney	Fees	Proof of Claim			04/20	1 1	\$425.00	\$425.0		
	Note: Bank restrictions of	ruptcy PA Proof of C of Pennsylvania Act 6	laim (Non-Recoverable) - I i, however, RAS did not ha	BK WIPNEW- P ave enough Info	OC Filed- I ormation to	PA. Please be adviso make this deter	ed there is a pos	sibility that this	loan might be subje	ct to the

Case 5:20-bk-03082-MJC Doc Filed 12/23/20 Entered 12/23/20 11:58:43 Desc

# UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In Re:

KATHY ANN GERBER

xxx-xx-6413

:CHAPTER 13

Debtor :CASE NO. 20-03082-MJC

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties via regular mail was made by sending true and correct copies of US Bank's partial agreed response to Trustee's Notice of Final Cure Payment as follows:

Date Served: May 11, 2022

Jack N Zaharopoulos (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036 Chapter 13 Trustee – served ECF Filing Only

Kathy Ann Gerber 718 E Broad Street Tamaqua, PA 18252 **DEBTOR** 

United States Trustee
228 Walnut Street, Suite 1190
Harrisburg, PA 17101
US TRUSTEE- served via ECF Filing Only

Charles Laputka
Laputka Law Offices
1344 West Hamilton Street
Allentown, PA 18102
ATTORNEY FOR DEBTOR - served via ECF Filing Only

I certify under penalty of perjury that the foregoing is true and correct.

Dated: May 11, 2022 /s/ Emmanuel J. Argentieri
Emmanuel J. Argentieri